

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings or claims in the application.

1. (Currently Amended) A method, implemented using a computer, for providing at least one extra credit line to an existing credit card account, comprising:

determining, using the computer, a target customer group from a set of customers, wherein each customer in the set of customers holds an existing credit card account issued by a credit card issuer;

presenting an offer for an extra credit line to each customer in the target customer group;

processing, using the computer, responses to the offers from customers in the target customer group and activating, using the computer, at least one extra line of credit to the existing credit card account of each customer that has responded to the offer for extra credit; and

notifying each customer who has responded to the extra credit offer of an activated status of the at least one extra credit line associated with the customer's credit card account.

2. (Original) The method of claim 1, wherein the target customer group includes at least one web site customer that has accessed a web site offered by the credit card issuer, and wherein presenting offers includes:

presenting the offer for extra credit on a page included in the web site; and

receiving a response from the web site customer through the web site,
and further wherein notifying each customer includes presenting a message
indicating the activated status of the extra credit line on another web page.

3. (Original) The method of claim 1, wherein the target customer group
includes at least one point of sale customer that attempts to perform a purchase
transaction at a point of sale terminal associated with a vendor, and wherein presenting
offers further includes:

sending a message indicating the offer for extra credit to the point of sale
terminal;

presenting the offer to the point of sale customer at the point of sale terminal; and
processing a response to the offer from the point of sale customer.

4. (Original) The method of claim 3, wherein presenting the offer to the point
of sale customer further includes:

printing the offer for extra credit on a sales receipt associated with the purchase
transaction.

5. (Original) The method of claim 3, wherein presenting the offer to the point
of sale customer further includes:

displaying a message on a display at the point of sale terminal, wherein the
message indicates to a user of the point of sale terminal to notify the point of sale
customer of the offer for extra credit.

6. (Original) The method of claim 1, wherein processing responses includes:

associating at least one vendor with the at least one extra line of credit that has been activated for each customer's credit card account, wherein the at least one extra line of credit may only be used for purchases that are associated with the at least one vendor.

7. (Original) The method of claim 6, wherein associating at least one vendor with each extra line of credit that has been activated for each customer's credit card account further includes:

determining a set of vendors to be associated with each customer's extra line of credit based on customer profile information; and

adding the set of vendors to a customer vendor table associated with each customer who has responded to offer for extra credit.

8. (Original) The method of claim 7, wherein determining the set of vendors further includes:

presenting a list of vendors to each customer, and

receiving from each customer vendors selected from the list of vendors.

9. (Original) The method of claim 8, wherein the list of vendors are presented to each customer based on each customer's customer profile.

10. (Original) The method of claim 1, wherein the at least one extra line of credit includes a first and a second extra line of credit, and wherein the first line of credit may only be used for transactions that are associated with a first vendor, and the

second extra line of credit may only be used for transactions associated with a second vendor.

11. - 25. (Canceled).

26. (Currently Amended) A method, implemented using a computer, for providing extra credit lines to credit cards with existing lines of credit, comprising:

presenting an offer to a customer holding a credit card with at least one existing credit line;

adding, using the computer, at least one extra credit line to the customer's credit card; and

notifying the customer that the at least one extra credit line has been added to the credit card, wherein the customer may use the extra credit line to purchase goods and services after being notified.

27. (Original) The method of claim 26, further comprising:

permitting the extra credit line to be used to purchase goods and services only at vendor sites associated with selected vendors.

28. (Original) The method of claim 27, further comprising:

permitting the selected vendors to be determined by a credit card issuer that issued the customer's credit card.

29. (Original) The method of claim 27, further comprising:

permitting the selected vendors to be determined by the customer.

30. (Original) The method of claim 27, further comprising:
permitting the at least one extra credit line and the at least one existing credit line
to be used to purchase goods and services at the vendor sites.

31. (Original) The method of claim 30, further comprising:
applying purchases to an available balance associated with the extra credit line
prior to applying purchases to an available balance associated with the existing credit
line.

32. (Original) The method of claim 26, wherein presenting the offer
comprises:
presenting the offer to the customer by at least one of the following: a web site
accessed by the customer, telephonic communication, electronic mail message,
conventional mail message and a message presented at a point of sale terminal.

33. (Original) The method of claim 26, wherein notifying comprises:
notifying the customer by at least one of a web site accessed by the following:
customer, telephonic communication, electronic mail message, conventional mail
message and a message presented at a point of sale terminal.

34. (Currently Amended) A solid computer-readable medium including
instructions for performing a method, when executed by a processor, for providing at
least one extra credit line to an existing credit card account, the method comprising:

determining a target customer group from a set of customers, wherein each customer in the set of customers holds an existing credit card account issued by a credit card issuer;

presenting an offer for an extra credit line to each customer in the target customer group;

processing responses to the offers from customers in the target customer group and activating at least one extra line of credit to the existing credit card account of each customer that has responded to the offer for extra credit; and

notifying each customer who has responded to the extra credit offer of an activated status of the at least one extra credit line associated with the customer's credit card account.

35. (Original) The computer-readable medium of claim 34, wherein the target customer group includes at least one web site customer that has accessed a web site offered by the credit card issuer, and wherein presenting offers includes:

presenting the offer for extra credit on a page included in the web site; and
receiving a response from the web site customer through the web site,
and further wherein notifying each customer includes presenting a message indicating the activated status of the extra credit line on another web page.

36. (Original) The computer-readable medium of claim 34, wherein the target customer group includes at least one point of sale customer that attempts to perform a purchase transaction at a point of sale terminal associated with a vendor, and wherein presenting offers further includes:

sending a message indicating the offer for extra credit to the point of sale terminal;

presenting the offer to the point of sale customer at the point of sale terminal; and
processing a response to the offer from the point of sale customer.

37. (Original) The computer-readable medium of claim 36, wherein presenting the offer to the point of sale customer further includes:

printing the offer for extra credit on a sales receipt associated with the purchase transaction.

38. (Original) The computer-readable medium of claim 36, wherein presenting the offer to the point of sale customer further includes:

displaying a message on a display at the point of sale terminal, wherein the message indicates to a user of the point of sale terminal to notify the point of sale customer of the offer for extra credit.

39. (Original) The computer-readable medium of claim 34, wherein processing responses includes:

associating at least one vendor with the at least one extra line of credit that has been activated for each customer's credit card account, wherein the at least one extra line of credit may only be used for purchases that are associated with the at least one vendor.

40. (Original) The computer-readable medium of claim 39, wherein associating at least one vendor with each extra line of credit that has been activated for each customer's credit card account further includes:

determining a set of vendors to be associated with each customer's extra line of credit based on customer profile information; and

adding the set of vendors to a customer vendor table associated with each customer who has responded to offer for extra credit.

41. (Original) The computer-readable medium of claim 40, wherein determining the set of vendors further includes:

presenting a list of vendors to each customer, and

receiving from each customer vendors selected from the list of vendors.

42. (Original) The computer-readable medium of claim 41, wherein the list of vendors are presented to each customer based on each customer's customer profile.

43. (Original) The computer-readable medium of claim 34, wherein the at least one extra line of credit includes a first and a second extra line of credit, and wherein the first line of credit may only be used for transactions that are associated with a first vendor, and the second extra line of credit may only be used for transactions associated with a second vendor.

44. - 59. (Canceled).

60. (Original) A system for providing extra credit lines to credit cards with existing lines of credit, comprising:

means for presenting an offer to a customer holding a credit card with at least one existing credit line;

means for activating at least one extra credit line to the customer's credit card;
and

means for notifying the customer that the at least one extra credit line has been added to the credit card, wherein the customer may use the extra credit line to purchase goods and services after being notified.

61. (Original) The system of claim 60, further comprising:

means for permitting the extra credit line to be used to purchase goods and services only at vendor sites associated with selected vendors.

62. (Original) The system of claim 60, further comprising:

means for permitting the selected vendors to be determined by a credit card issuer that issued the customer's credit card.

63. (Original) The system of claim 60, further comprising:

means for permitting the selected vendors to be determined by the customer.

64. (Original) The system of claim 60, further comprising:

means for permitting the at least one extra credit line and the at least one existing credit line are to be used to purchase goods and services at the vendor sites.

65. (Original) The system of claim 64, further comprising:

means for applying purchases to an available balance associated with the extra credit line prior to applying purchases to an available balance associated with the existing credit line.

66. (Original) The system of claim 60, wherein the means for presenting the offer comprises:

means for presenting the offer to the customer by at least one of the following: a web site accessed by the customer, telephonic communication, electronic mail message, conventional mail message and a message presented at a point of sale terminal.

67. - 71. (Canceled).

72. (Original) A system for providing at least one extra credit line to an existing credit card account, comprising:

means for determining a target customer group from a set of customers, wherein each customer in the set of customers holds an existing credit card account issued by a credit card issuer;

means for presenting an offer for an extra credit line to each customer in the target customer group;

means for processing responses to the offers from customers in the target customer group and activating at least one extra line of credit to the existing credit card account of each customer that has responded to the offer for extra credit; and

means for notifying each customer who has responded to the extra credit offer of an activated status of the at least one extra credit line associated with the customer's credit card account.

73. (Original) The system of claim 72, wherein the target customer group includes at least one web site customer that has accessed a web site offered by the credit card issuer, and wherein the means for presenting an offer includes:

means for presenting the offer for extra credit on a page included in the web site;
and

means for receiving a response from the web site customer through the web site,
and further wherein the means for notifying each customer includes means for presenting a message indicating the activated status of the extra credit line on another web page.

74. (Original) The system of claim 72, wherein the means for processing responses includes:

means for associating at least one vendor with the at least one extra line of credit that has been activated for each customer's credit card account, wherein the at least one extra line of credit may only be used for purchases that are associated with the at least one vendor.

75. (Original) The system of claim 74, wherein the means for associating at least one vendor with each extra line of credit that has been activated for each customer's credit card account further includes:

means for determining a set of vendors to be associated with each customer's extra line of credit based on customer profile information; and

means for adding the set of vendors to a customer vendor table associated with each customer who has responded to offer for extra credit.

76. (Original) The system of claim 75, wherein the means for determining the set of vendors further includes:

means for presenting a list of vendors to each customer, and

means for receiving from each customer vendors selected from the list of vendors.

77. (Original) The system of claim 76, wherein the list of vendors are presented to each customer based on each customer's customer profile.

78. (Original) The system of claim 72, wherein the at least one extra line of credit includes a first and a second extra line of credit, and wherein the first line of credit may only be used for transactions that are associated with a first vendor, and the second extra line of credit may only be used for transactions associated with a second vendor.

79. - 204. (Canceled).